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MEDICARE NEWS

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Medicare's 2012 Open Enrollment drug and health plan data goes live Saturday, Oct. 1

Online "Plan Finder" offers unbiased resource for people with Medicare to review 2012 plan options

In advance of the new, earlier annual enrollment period, people with Medicare can begin reviewing plan benefit and cost information on Saturday, October 1st, 2011. The Centers for Medicare & Medicaid Services (CMS) will launch access to its popular web-based *Medicare Plan Finder* that allows beneficiaries, their families, trusted representatives, and senior program advocates to look at all local drug and health plan options that are available for the 2012 benefit year.

"With Open Enrollment coming early this year, it is important that people with Medicare take advantage of the next couple weeks to review their current coverage and compare it with the options that are available for next year," said CMS Administrator Donald M. Berwick, M.D. "The information that's available now on the Plan Finder will also help caregivers, health providers, and partners that support and counsel seniors and people with disabilities in selecting the best plan for their needs."

The annual enrollment period begins earlier this year, on October 15th, and runs through December 7th. People with Medicare will have seven weeks to review Medicare Advantage and Part D prescription drug coverage benefits and plan options, and choose the option that best meets their unique needs. The earlier open enrollment period also ensures that Medicare has enough time to process plan choices so that coverage begins without interruption on January 1, 2012.

This year, as beneficiaries look over their available plan options, they will see better value in the Medicare Advantage (Part C) and Prescription Drug (Part D) plan benefits. All beneficiaries will have access to Medicare-covered preventive services at zero cost-sharing, including an Annual Wellness Visit. Those in the Part D coverage gap, or donut hole, will continue to receive 50 percent discounts on covered brand name drugs thanks to the Affordable Care Act. On average, Medicare Advantage premiums will be four percent lower in 2012 than in 2011, and plans expect enrollment to increase by 10 percent. Average premiums for Part D prescription drug plans will also decrease to \$30 in 2012, about 76 cents less compared to the average 2011 premium. The premium amount is based on bids submitted by Part D plans for the 2012 plan year. Benefits in 2012 remain consistent with those offered in 2011.

People can use the Plan Finder – available at www.Medicare.gov –by inserting their home zip code to find out which Medicare Advantage (Part C) and Prescription Drug (Part D) plans are available in their areas. If the zip code search shows multiple counties it will prompt users to select one county to continue the search. For 2010, the Plan Finder was the most popular tool on www.Medicare.gov, with more than 280 million page views. Also available online is Medicare's Formulary Finder, which allows beneficiaries to insert their prescribed medications and zip code to see a display of plans offered locally that cover their drugs.

Due to provisions in the Affordable Care Act, Medicare will begin to financially reward Medicare Advantage plans which achieve high quality ratings. Part D plans will also continue to receive quality ratings. Beginning October 12, the Medicare Plan Finder will include each plan's quality star rating for 2012. For the first time this year, people who use the Plan Finder will also see a gold star icon designating the top rated 5-star plans, and will continue to see warnings for those plans who consistently are poor performers. "We encourage all Medicare beneficiaries enrolled in private plans to know their plan's overall star rating and to consider enrolling in plans with high ratings," said Jonathan Blum, CMS Deputy Administrator and Director, Center for Medicare. When comparing plans, beneficiaries should consider the plan's quality in addition to its costs, coverage, and other conveniences. On October 15, people with Medicare will be able to make informed decisions when they select their plan for the coming year.

More information is available at www.healthcare.gov, a new web-based portal brought to you by the U.S. Department of Health & Human Services.

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